

## UNITED STATES BANKRUPTCY COURT

Gregg Daniel Baird & Hilda Carolina Baird

In re

Debtor

Case No. 09-21980

Chapter 7

**DEBTOR'S CERTIFICATION OF COMPLETION OF POSTPETITION INSTRUCTIONAL  
COURSE CONCERNING PERSONAL FINANCIAL MANAGEMENT**

*Every individual debtor in a chapter 7, chapter 11 in which § 114(d)(3) applies, or chapter 13 case must file this certification. If a joint petition is filed, each spouse must complete and file a separate certification. Complete one of the following statements and file by the deadline stated below:*

☒ I, GREGG DANIEL BAIRD the debtor in the above-styled case, hereby  
(Printed Name of Debtor)

certify that on 5/8/2009 (Date), I completed an instructional course in personal financial management provided by Consumer Credit Counseling Serv of San Francisco an approved personal financial management provider.  
(Name of Provider)

Certificate No. (if any) : \_\_\_\_\_

☐ I, \_\_\_\_\_ the debtor in the above-styled case hereby  
(Printed Name of Debtor)

certify that no personal financial management course is required, because of *[Check the appropriate box.]*:

- ☐ Incapacity or disability, as defined in 11 U.S.C. § 109(h);
- ☐ Active military duty in a military combat zone; or
- ☐ Residence in a district in which the United States trustee (*or bankruptcy administrator*) has determined that the approved instructional courses are not adequate at this time to serve the additional individuals who would otherwise be required to complete such courses.

Signature of Debtor: /s/ Gregg Daniel Baird

Date: \_\_\_\_\_

*Instructions:* Use this form only to certify whether you completed a course in personal financial management. (Fed. R. Bankr. P. 1007(b)(7).) Do NOT use this form to file the certificate given to you by your prepetition credit counseling provider and do NOT include with the petition when filing your case.

*Filing Deadlines:* In a chapter 7 case, file within 45 days of the first date set for the meeting of creditors under § 341 of the Bankruptcy Code. In a chapter 11 or 13 case, file no later than the last payment made by the debtor as required by the plan or the filing of a motion for entry of a discharge under §1141(d)(5)(B) or §1328(b) of the Code. (See Fed. R. Bankr. P. 1007(c).)

Certificate Number: 02342-TXW-DE-006991459

Bankruptcy Case Number: 09-21980

**CERTIFICATE OF DEBTOR EDUCATION**

I certify that on May 8, 2009, at 9:50 o'clock AM PDT,

Gregg Baird completed a course on personal financial  
management given by internet and telephone by

Consumer Credit Counseling Service of San Francisco,

a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning  
personal financial management in the Western District of Texas.

Date: May 8, 2009

By /s/Victoria Glisson

Name Victoria Glisson

Title Operations Representative

## UNITED STATES BANKRUPTCY COURT

District of Utah

Gregg Daniel Baird & Hilda Carolina Baird

In re

Debtor

Case No. 09-21980

Chapter 7

**JOINT DEBTOR'S CERTIFICATION OF COMPLETION OF POSTPETITION INSTRUCTIONAL  
COURSE CONCERNING PERSONAL FINANCIAL MANAGEMENT**

*Every individual debtor in a chapter 7, chapter 11 in which § 114(d)(3) applies, or chapter 13 case must file this certification. If a joint petition is filed, each spouse must complete and file a separate certification. Complete one of the following statements and file by the deadline stated below:*

☒ I, HILDA CAROLINA BAIRD the debtor in the above-styled case, hereby  
(Printed Name of Joint Debtor)

certify that on 5/8/2009 (Date), I completed an instructional course in personal financial management provided by Consumer Credit Counseling Serv of San Francisco an approved personal financial management provider.  
(Name of Provider)

Certificate No. (if any) : 02342-UT-DE-006995375

☐ I, \_\_\_\_\_ the debtor in the above-styled case hereby  
(Printed Name of Joint Debtor)

certify that no personal financial management course is required, because of *[Check the appropriate box.]*:

- ☐ Incapacity or disability, as defined in 11 U.S.C. § 109(h);
- ☐ Active military duty in a military combat zone; or
- ☐ Residence in a district in which the United States trustee (*or bankruptcy administrator*) has determined that the approved instructional courses are not adequate at this time to serve the additional individuals who would otherwise be required to complete such courses.

Signature of Joint Debtor: /s/ Hilda Carolina Baird

Date: \_\_\_\_\_

*Instructions:* Use this form only to certify whether you completed a course in personal financial management. (Fed. R. Bankr. P. 1007(b)(7).) Do NOT use this form to file the certificate given to you by your prepetition credit counseling provider and do NOT include with the petition when filing your case.

*Filing Deadlines:* In a chapter 7 case, file within 45 days of the first date set for the meeting of creditors under § 341 of the Bankruptcy Code. In a chapter 11 or 13 case, file no later than the last payment made by the debtor as required by the plan or the filing of a motion for entry of a discharge under §1141(d)(5)(B) or §1328(b) of the Code. (See Fed. R. Bankr. P. 1007(c).)

Certificate Number: 02342-UT-DE-006995375

Bankruptcy Case Number: 09-21980

**CERTIFICATE OF DEBTOR EDUCATION**

I certify that on May 8, 2009, at 2:21 o'clock PM PDT,

Hilda Baird completed a course on personal financial

management given by internet and telephone by

Consumer Credit Counseling Service of San Francisco,

a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning  
personal financial management in the District of Utah.

Date: May 8, 2009

By /s/Victoria Glisson

Name Victoria Glisson

Title Operations Representative